

SPOTLIGHT

American Income Life • August 2001 • Monthly Magazine

\$6,203,000

Making History!

Thank You

Rick Altig Agency
Altig-Martyn Agency
Gary Bleier Agency
Matt Blumert Agency
Joshua Chalom Agency
David Cohen Agency
Cohen-Hartman Agency
Robert Colley Agency
Tyrone Conard Agency
Lisa D'Amico Agency
William Devine Agency
Billy Faulkner Agency
Lloyd Fitzgerald Agency
Steve Friedlander Agency
Furer-Whittinghill Agency
Larry Geneser Agency
Eric Giglione Agency

Robert Glover Agency
Mark Hancock Agency
Hancock-Boles Agency
David Hausman Agency
Dennis Ishler Agency
Jatoft-Foti Agency
William Jennings Agency
Mike Jones Agency
Kevin Khadivian Agency
Jack Kirschling Agency
Ramin Kouladji Agency
Chris Lafond Agency
Joseph Manone Agency
Rick Mansfield Agency
Kyle McGee Agency
Marc Morton Agency
Richard Neal Agency

Anne O'Driscoll Agency
Durhon Oldham Agency
Ed Orell Agency
Kevin Pawlowski Agency
Guy Rouelle Agency
Richard Rutt Agency
Tim Schroeder Agency
Ali Shahrak Agency
Robert Smith Agency
Scott Smith Agency
Surace-Surace Agency
Jerel Turner Agency
Ryan Whitley Agency
Tom Williams Agency
Zeldner-Cowan Agency
Dan Zeoli Agency
Marc Zipper Agency

Special Thanks

Tania Baker, the Agency Department, Alan Palmer & the Policy Issue Department



Celebrating 50 Years Of Success

www.aillife.com

Volume 34 Number 8

The Power of Accomplishment



At the beginning of the year, we set our goal at \$60 million, and it is now clear we all are motivated in achieving this milestone. Each month since the determination of this goal, production has steadily increased. We have had several record breaking months, but July was without question the most exciting of them all.

In fact, July was an incredible month! We broke the all-time Company production record with \$6,203,000 of Net ALP. This is the biggest month ever in AIL's 50 year history.

from the desk of
Roger Smith
Executive Vice President,
Director Of Agencies

This accomplishment took an entire team effort — Agents, Managers, SGAs, PR Reps and everyone in the Home Office. We did it, and we did it together! The power of accomplishment can be a big motivational boost,

"Motivation originates with attitude, grows in response to goals and endures when reinforced through exposure to insightful ideas."

— Successories

and that is what I want this achievement to be. Congratulations on reaching this tremendous goal!

There are two words that have dominated my vocabulary recently — **power** and **accomplishment**. Taken separately these two words seem worlds apart. **Power** is defined as the ability to do or act, and **accomplishment** is the act of bringing to a successful conclusion. So why is it that to me these words seem like natural partners?

Many of you know that I am a fanatic about collecting **Successories**. For those of you who do not know what **Successories** are, they are the office accessories inscribed with motivational themes. The most common themes used are **attitude, effort, teamwork, innovation** and **success**. Along with the displayed theme, a corresponding saying or motivational poem is often included. Many of

these motivational sayings have become a source of inspiration to me, and for this reason I am absolutely fascinated with this product-line.

Recently, I discovered **Successories** has a Web site (in case you're interested log onto www.successories.com). I was exploring their site when I came across their mission statement. It reads:

"Successories is dedicated to helping organizations and individuals realize their full potential.

We believe motivation originates with attitude, grows in response to goals and endures when reinforced through exposure to insightful ideas in your environment.

Our unique collection of themed merchandise is designed to promote a positive outlook, celebrate human achievement and inspire excellence in your career, your business and your life.

Our goal is simple. . .to help you reach yours."

By definition, a mission statement is the primary goal or objective of an individual or organization. This statement is, however, unique in that its goal is specifically helping others reach their goals.

There was more to this statement than its unique mission that caught my eye. In particular it was the part, **"motivation grows in response to goals."** This statement alone speaks volumes. It says, set a goal and get motivated in achieving it; reach a goal and set your eye on the next level. This brings me back to — **power** and **accomplishment**. There are no other words that more aptly describe the current energy at American Income.

I believe that motivation does indeed grow in response to goals, setting and reaching them. I believe that the power of accomplishment, even in the smallest of victories, will bring us face to face with our biggest accomplishment to date — \$60 million. And I believe that you still "ain't seen nothing yet!"

Dates to Remember

Aug. 30 (Thursday), 2001

Business must be received in Waco to count for August production. PR credits must be downloaded to the Home Office to count for August production.

Sept. 3 (Monday), 2001

The Home Office will be closed for Labor Day. Get out and be a part of Labor Day events in your area.

Sept. 11-13 (Tuesday-Thursday), 2001

Executive Council Meeting in Dallas, Texas.

Sept. 27 (Thursday), 2001

Business must be received in Waco to count for September production. PR credits must be downloaded to the Home Office to count for September production.

Oct. 18-20 (Thursday-Saturday), 2001

SGA Meeting in Dallas, TX.

Oct. 30 (Tuesday), 2001

Business must be received in Waco to count for October production. PR credits must be downloaded to the Home Office to count for October production.

Company Quality Averages

To be eligible for bonuses and featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— July

Net to Gross: 76%

Persistency: 72.87%

Note: These figures are used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from an Agent's hire date.

Record Breaker!



Slav Bitman, of St. Louis, MO, topped the American Income Life Month-to-Date First Year Agent MGA production record set by Ed Orell.

Slav has been with American Income since July 1997. He is currently a Master General Agent for the Larry Geneser Agency. Slav has been the number one MGA since March of this year; it was only a matter of time before he would break a record.

Top MGA

MTD 1st Yr. Agent	\$190,653	Congratulations Slav on beating the MTD First Yr. Agent MGA production record!
Previous record	\$190,463	
Difference	\$200	

French Riviera Standings

Listed below are the Agencies in contention for the French Riviera contest. Find out more about the French Riviera on Page 15. If you need additional information on how to qualify for this amazing opportunity log onto, www.aillife.com.

First Place	Larry Geneser Agency	406 % of Quota
Second Place	Steve Friedlander Agency	388 % of Quota
Third Place	Durhon Oldham Agency	218 % of Quota
Fourth Place	Cohen-Hartman Agency	198 % of Quota
Fifth Place	Joseph Manone Agency	188 % of Quota
Sixth Place	Ed Orell Agency	177 % of Quota
New Agency	Robert Colley Agency	171 % of Quota

Final results of the French Riviera Contest will be posted in an upcoming issue of *Spotlight*. Do not be left stateside next year. Join American Income in the fabulous French Riviera!

Founder's Club Outstanding PR Representatives

July

Agent	SGA	Times Qualified	Number Of Cards/Groups
Laurie Onasch	Joseph Manone	2	11,991 Cards
Al Wall	Joshua Chalom	2	9,207 Cards

Promoted To Supervising Agent

James Adair Rick Altig Alaska	Fernando Amorim Ali Shahrak North Carolina	LaCount Anderson Ali Shahrak North Carolina
Shawn Callaghan Rick Altig Alberta	Jeffrey Carey Ed Drull Texas	John Claxton Jack Kirschling North Carolina
Blake Davis Ali Shahrak North Carolina	Clester Douglass Mark Hancock Indiana	Steve Douthit Chris Lehned Nebraska
Travis Glasgow Larry Gessner Missouri	Joshua Goggins Ryan Whitley Alabama	Lars Gustafson Ed Drull Texas
Richard Horrigan Kevin Khadivian Massachusetts	Kenneth Howansky Guy Rowelle New Hampshire	Jacquelyn Ihn Dennis Ishtar Pennsylvania
Kevin Kinchen Ali Shahrak North Carolina	Melanie Ledge Ryan Whitley Alabama	Roland Lewis Ryan Whitley Alabama
Gerald Neukam Hancock-Boles Indiana	Michael Redd Ed Drull Texas	William Richard Larry Gessner Missouri
Robert Schneider Cohen-Hartman Arizona	Veronica Simonovich Ali Shahrak North Carolina	Stephen Smithers Larry Gessner Missouri
Byron Watson Eric Giglione New Jersey	Linda Weaver Rick Altig Tennessee	Terry Weir Guy Rowelle New Hampshire

Charlotte Braddon Altig-Martyn Ontario	Pearl Burks Larry Gessner Kansas
Kurtis Copeland Kevin Pawlowski Texas	Lee Cox Hancock-Boles Kentucky
Scott Florin Zeldner-Cowan Michigan	Spring Francoeur Rick Altig Washington
Patricia Harris David Cohen California	Patrick Hartley Marc Morton Ohio
Iez Issa Ali Shahrak North Carolina	Barbara Kill Lloyd Fitzgerald Texas
Anna Mochoi Joshua Chalorn Ontario	Chad Montgomery Ed Drull Texas
Jorge Rivera Kevin Khadivian Massachusetts	Jennifer Schnarr Marc Morton Ohio
Tamara Sullivan Richard Neal Arkansas California	Melanie Tenz David Cohen
William West Ali Shahrak North Carolina	











Promoted To General Agent

Christian Adams Eric Giglione New Jersey	Douglas Alpe Richard Neal Arkansas	Glynn Bergeron Robert Colley Louisiana
Timothy Collier Marc Morton Ohio	Darayl Davis Tyrone Conard Maryland	Steven Devlin Jack Kirschling South Carolina
Aaron Jarrett Marc Morton West Virginia	Barry Kiser Sarace-Sarace Ohio	Adam Kiss Richard Platt New York
Peter Nikolov Steve Friedlander New Zealand	Theodore Pappas Richard Hill New York	Adam Roberts Ali Shahrak North Carolina
Austin Sittko William Jernings Colorado	William Taylor Joseph Masone Illinois	Krista Thieme Cohen-Hartman Arizona

Demetria Bryant Larry Gessner Missouri	Timothy Clark Sarace-Sarace Ohio
Anthony Ingrassia Larry Gessner Missouri	Jason Jansma Scott Smith Illinois
Jason Laurius David Cohen California	Marie Murphy Ali Shahrak North Carolina
Kathleen Saco Kevin Khadivian Massachusetts	Vernon Sanford Lloyd Fitzgerald Texas
Nannette Troutman Rick Altig Oregon	William Widmeyer Mark Hancock Michigan

Promoted To Master General Agent

Elchin Bagirov Ali Shahrak North Carolina	William Cook Tom Williams Florida	Rebecca Francis Sarace-Sarace Ohio	Margaret Harrison Joshua Chalorn Ontario	Thomas Reddoch Scott Smith Illinois
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	1. Timothy Cruise Downer's Grove, IL		2. David Wang Downer's Grove, IL
	3. Douglas Levota Kansas City, MO		4. Matthew Wolfanger Rochester, NY
	5. Brian Traboulay Burnaby, BC		6. Jim Bianchi Rochester, NY
	7. Dallas Dixon St. Louis, MO		8. Duane Roth St. Louis, MO
	9. Ruben Soberanes Walnut Creek, CA		10. Sitaita Tuungafasi Auckland, NZ

You Ain't Seen Nothing Yet!

INDIVIDUAL PRODUCERS

All Time Record to Beat				July Qualifiers	
★ Thomas Glenn	Net ALP \$35,153	Year 2000	Month Dec.		
Name	Net ALP	Pers	N/G*		
1. Timothy Cruise	\$25,670	74.93	78	Robert Olson	Scott Smith
2. David Wang	20,964		89	Eric Nichols	Scott Smith
3. Douglas Lavota	17,426		95	Vlad Basov	Larry Geneser
4. Matthew Wolfanger	17,407		97	Paul Rumbuc	Durhon Oldham
5. Brian Traboulay	17,231	85.68	86	Brian Traboulay	Rick Altig
6. Jim Bianchi	16,869		98	Paul Rumbuc	Durhon Oldham
7. Dallas Dixon	16,840		93	Slav Bitman	Larry Geneser
8. Duane Roth	16,575		98	Slav Bitman	Larry Geneser
9. Ruben Soberanes	16,385	79.54	88		Jatoff-Foti
10. Sitaita Tuungafasi	16,347		100		Steve Friedlander
11. Joseph Tumminelli	16,202		96	Paul Rumbuc	Durhon Oldham
12. Roland Parker	16,139	79.43	82	Roland Parker	Tom Williams
13. Kyla Riach	16,095		99	Michael Hanson	Altig-Martyn
14. Brian Pettit	15,405		98		Kevin Khadvivan
15. Erik Martinez	15,196		100	Slav Bitman	Larry Geneser
16. James Dattilo	14,834	74.59	83	George Vrban	Marc Zipper
17. Mark Gagliardi	14,772	77.03	85	Doreen Ryan-Foti	Jatoff-Foti
18. Timothy McCleskey	14,729		78	Gary Williams	Rick Altig
19. David Tubbin	14,444		88	Wendell Bangs	Rick Altig
20. Steve Fujitani	14,404	87.50	92	Dennis Muth	Rick Altig
21. Leslie Taylor	14,348		83	Slav Bitman	Larry Geneser
22. Jason Henderson	14,144		96		Robert Colley
23. Michael Perkins	13,965	77.03	88	Doreen Ryan-Foti	Jatoff-Foti
24. Bulbinder Hayer	13,773	84.37	83	Roger Fung	Rick Altig
25. Rajeev Arora	13,767	79.84	78	Brian Traboulay	Rick Altig
26. Ivan Vazquez	13,694		95	Christian Novacek	Marc Zipper
27. Theodora Pappas	13,590		92		Richard Rutt
28. Shon Lange	13,584		93	Michael Knapick	Scott Smith
29. William Feaster	13,289		90		Ed Orell
30. Ron Howell	13,059		95	Eric Dionne	Ramin Kouladji
31. Terrance Rupp	13,030	73.94	82	Vlad Basov	Larry Geneser
32. Jinzhou Zhao	12,980	87.90	92	Wilbur Smith	Rick Altig
33. Meneluo Perakis	12,447		97	Eric Nichols	Scott Smith
34. Sherrill Sink	12,403		100	George Vrban	Marc Zipper
35. Jacki Dumont	12,400		94		Joshua Chalom
36. Eddie Norman	12,361		88	Eddie Norman	Scott Smith
37. William Cook	12,222		100	William Cook	Tom Williams
38. Sherry Haferkamp	12,160		81	Ronald VanWoesik	William Devine
39. Cornell Anderson	12,016		97	David Zophin	Ed Orell
40. Angeles Ordas	11,651	75.11	77		Furer-Whittinghill
41. Shawn Soudek	11,627		93	Narinder Dhillon	Scott Smith
42. James Logan	11,621	82.80	90	Robert Hughes	Jack Kirschling
43. Pearl Burks	11,620		87	Michael Pritchett	Larry Geneser
44. Robert McGann	11,603		97	David Zophin	Ed Orell
45. Leslie Benson	11,552		100	Gary Williams	Rick Altig
46. Nannette Troutman	11,486		91	Hurst Kopp	Rick Altig
47. Carla Miller	11,484	82.48	78		Chris Lafond
48. Joshua Goggins	11,382		90	Norman Barfoot	Ryan Whitley
49. Kevin Surles	11,319		100	David Zophin	Ed Orell
50. Margaret Hammond	11,302		85	Steven Edgell	Scott Smith

*Percentage of Net to Gross

INDIVIDUAL PRODUCERS

All Time Record to Beat				YTD Qualifiers	
★ Timothy Cruise	Net ALP \$242,696	Year 2000			
Name	Net ALP	Pers	N/G*		
1. Timothy Cruise	\$125,623	74.93	78	Robert Olson	Scott Smith
2. David Wang	122,242		89	Eric Nichols	Scott Smith
3. Ruben Soberanes	117,812	79.54	88		Jatoff-Foti
4. James Dattilo	103,388	74.59	83	George Vrban	Marc Zipper
5. Eddie Norman	89,209		88	Eddie Norman	Scott Smith
6. Roland Parker	83,736	79.43	82	Roland Parker	Tom Williams
7. Peter Bardeson	82,204		85	Danny VanHouten	Joseph Manona
8. Eric Jackson	72,516	80.95	82	Slav Bitman	Larry Geneser
9. Carla Miller	70,804	82.48	78		Chris Lafond
10. Ramin Maghsoud	69,989	76.39	89	Larry Kudlacek	Ed Orell
11. DeMario Cooper	69,037		82	Slav Bitman	Larry Geneser
12. Jinzhou Zhao	68,130	87.90	92	Wilbur Smith	Rick Altig
13. Peter Nikolov	67,717	82.15	94	Stephen Ross	Steve Friedlander
14. Al-Karim Walji	66,920	79.31	77	Steven Lee	Rick Altig
15. Andrew Fike	65,705	82.41	91	Thomas Foley	Home Office
16. Paul Anderson	65,440	85.39	81	Opra-Anderson	Larry Geneser
17. Mark Gagliardi	64,878	77.03	85	Doreen Ryan-Foti	Jatoff-Foti
18. Bill Wade	64,860		81	Jack Seitz	Hancock-Boles
19. Leslie Taylor	64,617	80.94	83	Slav Bitman	Larry Geneser
20. Marisol Portillo-Mata	63,151	91.76	92	Lee Conti	David Cohen
21. Bulbinder Hayer	62,517	84.37	83	Roger Fung	Rick Altig
22. Nickolay Gusev	62,484	79.75	77	Vlad Basov	Larry Geneser
23. Alice Shen	61,894	74.63	86		David Cohen
24. Mark Bleier	61,585	87.74	90		Gary Bleier
25. Richard Sauer	61,169	82.35	82	David Brister	Eric Giglione
26. Carrie Howard	60,294		82	Slav Bitman	Larry Geneser
27. David Thornton	59,830	94.72	94	Erik Graham	David Cohen
28. Stacey Wall	59,513	74.63	77	Jeffrey Dinocento	Eric Giglione
29. Gregory Engrav	58,754	74.65	80	Steven Engrav	Rick Altig
30. Brian Traboulay	58,055	85.68	86	Brian Traboulay	Rick Altig
31. Wesley Bangs	57,955	77.76	82	Gary Williams	Rick Altig
32. Daniel Phares	57,740	79.79	84		Marc Morton
33. Scott Remmey	57,189	79.51	81	Jeffrey Dinocento	Eric Giglione
34. Carlos Cantu	56,043		89	Steve Foti	Jatoff-Foti
35. Claudia Ortega	55,996		89	David Iriye	David Cohen
36. Theodore Pappas	55,863		92		Richard Rutt
37. Abdulrazzaq Ahmed	55,851	74.95	82	Ahmed Abdulrazzaq	Scott Smith
38. Steve Fujitani	55,833	87.50	92	Dennis Muth	Rick Altig
39. Lorena Barriere	55,284	78.64	88	Lae Conti	David Cohen
40. Rebecca Francis	54,981	90.58	88	Rebecca Francis	Surace-Surace
41. Herman Libman	54,951	84.75	84	Herman Libman	Lisa D'Amico
42. Chris Howard	54,872		89	William Mason	Kevin Pawlowski
43. Michael Perkins	54,345	77.03	86	Doreen Ryan-Foti	Jatoff-Foti
44. Mindy Guisewite	53,910		85	David Ragland	Matt Blumert
45. Wai-Ming Wong	53,690	77.18	84	Don Wold	Rick Altig
46. Fernando Duran	53,072	76.41	80	Narinder Dhillon	Scott Smith
47. Patrick Parisi	51,953	77.83	79		Lisa D'Amico
48. George Vrban	51,936	74.45	86	George Vrban	Marc Zipper
49. Kevin Bukatman	51,479	76.35	83		Eric Giglione
50. Kathleen Saco	51,472		85		Kevin Khadvivan

*Percentage of Net to Gross

Show Me The MONEY

750+

500+

400+

Agent	SGA
Jim Bianchi	Durhon Oldham
Timothy Cruise	Scott Smith
James Dattilo	Marc Zipper
Dallas Dixon	Larry Geneser
Douglas Levota	Larry Geneser
Erik Martinez	Larry Geneser
Eddie Norman	Scott Smith
Roland Parker	Tom Williams
Brian Pettit	Kevin Khadivian
Kyla Riach	Altig-Martyn
Duane Roth	Larry Geneser
Ruben Soberanes	Jatoft-Foti
Brian Traboulay	Rick Altig
Jose Tumminelli	Durhon Oldham
Sita Tuungafasi	Steve Friedlander
David Wang	Scott Smith
Matthew Wolfanger	Durhon Oldham
Jinzhou Zhao	Rick Altig

Agent	SGA
Kouassi Appiah	Rick Altig
Leslie Benson	Rick Altig
Stephen Bright	Larry Geneser
Pearl Burks	Larry Geneser
Sushen Chand	Jatoft-Foti
Jason Choate	Kevin Khadivian
Rick Choptuik	Rick Altig
Phillip Crain	Scott Smith
Marque Cross	Larry Geneser
Fernando Duran	Scott Smith
Jessika Faddul	Kevin Pawlowski
Aaron Franklin	Scott Smith
Leroy Frye	Larry Geneser
Joshua Goggins	Ryan Whitley
Mindy Guisewite	Matt Blumert
Margaret Hammond	Furer-Whittinghill
Philip Hart	Scott Smith
Chris Hernandez	Scott Smith
Cheryl Janeway	Hancock-Boles
Melanie Leege	Ryan Whitley
Donald Leslie	Larry Geneser
James Logan	Jack Kirschling
Dan Louie	Rick Altig
Mark Matthews	Hancock-Boles
Robert McGann	Ed Orell
Heeni Mikaere	Steve Friedlander
Carla Miller	Chris Lafond
Bruce Muenzenberger	Rick Altig
Angelas Ordas	Furer-Whittinghill
Tim Oztunguc	Scott Smith
Rigoberto Pedroza	David Cohen
Daniel Phares	Marc Morton
Jim Read	Rick Altig
Mark Reddington	Durhon Oldham
Paramjit Sangha	Rick Altig
Shawn Soudek	Scott Smith
Kevin Surles	Ed Orell
Robert Tooley	Larry Geneser
Nannette Troutman	Rick Altig
Roxanne Vezina	Rick Altig
Keith Williamson	Tim Schroeder
Jabez Wong	Joshua Chalom
Larry Wright	Durhon Oldham

Agent	SGA	Agent	SGA
Peter Bardeson	Joseph Manone	Eric Jackson	Larry Geneser
Lorena Barriere	David Cohen	Olaf Johnson	Marc Morton
Robert Beck	Lisa D'Amico	Stephen Kapsalis	Scott Smith
Mark Blaier	Gary Bleier	Jennifer Kleskie	Rick Altig
Fred Broneville	Kevin Khadivian	Timothy Kruse	Larry Geneser
John Bury	Lloyd Fitzgerald	Frank Lindal	Rick Altig
Tina Cavagnaro	Cohen-Hartman	Mitchell Look	Surace-Surace
David Chang	Rick Altig	Earnest Loveless	David Cohen
DeMario Cooper	Larry Geneser	James Marchillo	Rick Altig
Keith Crawford	Ed Orell	Whitney Meadors	Jack Kirschling
Nishant Dixit	Kevin Khadivian	Susan Myrden	Joshua Chalom
Jacob Doerr	Rick Altig	Elena O'Brien	Eric Giglione
James Frey	Charles Faulkner	Dorian Oldham	Durhon Oldham
Steven Greer	Durhon Oldham	Michael Oliva	Cohen-Hartman
Timothy Houser	Durhon Oldham	Deborah Peers	Rick Altig
Eric Jackson	Larry Geneser	Marisol Portillo-Mata	David Cohen
Olaf Johnson	Marc Morton	Anita Rich	David Cohen
Stephen Kapsalis	Scott Smith	Kathleen Saco	Kevin Khadivian
Jennifer Kleskie	Rick Altig	Charles Sanders	Robert Smith
Timothy Kruse	Larry Geneser	Jennifer Schnarr	Marc Morton
Frank Lindal	Rick Altig	Alice Shen	David Cohen
Mitchell Look	Surace-Surace	Tony Sutton	Larry Geneser
Earnest Loveless	David Cohen	Krista Thieme	Cohen-Hartman
James Marchillo	Rick Altig	Dan Toland	Kevin Khadivian
Whitney Meadors	Jack Kirschling	Ronald VanWoesik	William Devine
Susan Myrden	Joshua Chalom	Stacey Wall	Eric Giglione
Elena O'Brien	Eric Giglione	Bruce Wilson	Ramin Kouladji
Dorian Oldham	Durhon Oldham	Douglas Zigby	Joshua Chalom
Michael Oliva	Cohen-Hartman		
Deborah Peers	Rick Altig		
Marisol Portillo-Mata	David Cohen		
Anita Rich	David Cohen		
Kathleen Saco	Kevin Khadivian		
Charles Sanders	Robert Smith		
Jennifer Schnarr	Marc Morton		
Alice Shen	David Cohen		
Tony Sutton	Larry Geneser		
Krista Thieme	Cohen-Hartman		
Dan Toland	Kevin Khadivian		
Ronald VanWoesik	William Devine		
Stacey Wall	Eric Giglione		
Bruce Wilson	Ramin Kouladji		
Douglas Zigby	Joshua Chalom		

600+

Agent	SGA
Cornell Anderson	Ed Orell
Rajeev Arora	Rick Altig
Bill Cook	Tom Williams
Jacki Dumont	Joshua Chalom
Steve Fujitani	Rick Altig
Mark Gagliardi	Jatoft-Foti
Sherry Haferkamp	William Devine
Bulbinder Hayer	Rick Altig
Jason Henderson	Robert Colley
Ron Howell	Ramin Kouladji
Shen Lange	Scott Smith
Timothy McClaskey	Rick Altig
Peter Nikolov	Steve Friedlander
Menelua Perakis	Scott Smith
Michael Perkins	Jatoft-Foti
Scott Rudolph	Rick Altig
Terrance Rupp	Larry Geneser
Sherrill Slink	Marc Zipper
Leslie Taylor	Larry Geneser
David Tubbin	Rick Altig
Ivan Vazquez	Marc Zipper
Bill Wade	Hancock-Boles

Agent	SGA
Cornell Anderson	Ed Orell
Rajeev Arora	Rick Altig
Bill Cook	Tom Williams
Jacki Dumont	Joshua Chalom
Steve Fujitani	Rick Altig
Mark Gagliardi	Jatoft-Foti
Sherry Haferkamp	William Devine
Bulbinder Hayer	Rick Altig
Jason Henderson	Robert Colley
Ron Howell	Ramin Kouladji
Shen Lange	Scott Smith
Timothy McClaskey	Rick Altig
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Menelua Perakis	Scott Smith
Michael Perkins	Jatoft-Foti
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Cornell Anderson	Ed Orell
Rajeev Arora	Rick Altig
Bill Cook	Tom Williams
Jacki Dumont	Joshua Chalom
Steve Fujitani	Rick Altig
Mark Gagliardi	Jatoft-Foti
Sherry Haferkamp	William Devine
Bulbinder Hayer	Rick Altig
Jason Henderson	Robert Colley
Ron Howell	Ramin Kouladji
Shen Lange	Scott Smith
Timothy McClaskey	Rick Altig
Peter Nikolov	Steve Friedlander
Menelua Perakis	Scott Smith
Michael Perkins	Jatoft-Foti
Scott Rudolph	Rick Altig
Terrance Rupp	Larry Geneser
Sherrill Slink	Marc Zipper
Leslie Taylor	Larry Geneser
David Tubbin	Rick Altig
Ivan Vazquez	Marc Zipper
Bill Wade	Hancock-Boles

July Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary leather CD/DVD holder. The winners are as follows:

Robert Allison Konassi Appiah Francisco Avila James Bailey Leeven Baloun Peter Bardeson Lorena Barriere Marcus Baptista Robert Beck Leslie Benson Mark Bleier Fredler Broneville Stephen Bright Jason Brinkmeyer Kevin Bukatman Pearl Burks John Bury Shawn Callaghan Tina Cavagnaro Sushen Chand David Chang Jason Choate Rick Choptuik Cory Clarkson Joel Cole Chris Conley	DeMario Cooper Phillip Crain Keith Crawford Marque Cross Nishant Dixit Jacob Doerr Fernando Duran Vann Durham Gregory Engrav Jessika Faddul John Polinsky Aaron Franklin James Frey Leroy Frye Joshua Goggins John Gold Jerry Goldsberry Steven Greer Mindy Guisewite Lars Gustafson Margaret Hammond Philip Hart Christopher Hernandez Michael Holt Timothy Houser Eric Jackson	Cheryl Janeway Olaf Johnson Tracie Johnson Stephen Kapsalis Jennifer Kleskie Timothy Kruse Melanie Leege Donald Leslie Herman Libman Frank Lindal Benjamin Lindemoth James Logan Mitchell Look Dan Louie Earnest Loveless David Mah James Marchillo Mark Matthews Robert McGann Whitney Meadors Heeni Mikaere Carla Miller Bruce Muenzenberger Susan Myrden Peter Nikolov Peter Novellino	Elena O'Brien Dorian Oldham Michael Oliva Angelas Ordas Tim Oztunguc Amish Patel Rigoberto Pedroza Deborah Peers Daniel Phares Lois Pilcher Marisol Portillo-Mata Mark Rea Jim Read Mark Reddington Anita Rich William Richard Scott Rudolph Hugo Rust Kathleen Saco Gloria Sanchez Charles Sanders Paramjit Sangha Inran Satti Richard Sauer Ted Schilling Jennifer Schnarr	Alice Shen David Smith Shawn Soudek Brooke Stewart Richard Stewart Kevin Surles Tony Sutton Judson Tallander William Taylor Krista Thieme Dan Toland Robert Tooley John Trout Nannette Troutman Ronald VanWoesik Roxanne Vezina George Vrbas Bill Wade Stacey Wall Charles Weber Keith Williamson Bruce Wilson Jabez Wong Wai-Ming Wong Larry Wright Douglas Zigby
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All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary leather briefcase. The winners are as follows:

Cornell Anderson Rajeev Arora Jim Bianchi William Cook Timothy Cruise James Dattilo Dallas Dixon Jacki Dumont	William Frasier Steve Fujitani Mark Gagliardi Sherry Haferkamp Bulbinder Hayer Jason Henderson Ron Howell Shen Lange	Douglas Levota Erik Martinez Timothy McClaskey Eddie Norman Theodore Pappas Roland Parker Menelua Perakis Michael Perkins	Brian Pettit Kyla Riach Duane Roth Terrance Rupp Sherrill Slink Ruben Soberanes Leslie Taylor Brian Traboulay	David Tubbin Joseph Tumminelli Sita Tuungafasi Ivan Vazquez David Wang Matthew Wolfanger Jinzhou Zhao
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P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win a 50th Anniversary leather CD/DVD holder. The winners are as follows:

Marjorie Armistead-Wade Richard Case	Cheryl Cook Dorell Dorey	Bill Gibson Robert Ulrich	Al Wall Joseph Ward
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All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win a 50th Anniversary leather briefcase. The winners are as follows:

Anne Bowyer	Joseph Galusha	Cynthia Lebrun-Yaffe
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SUPERVISING AGENTS



1. Scott Cohen
Dallas, TX



2. Michael Redd
Dallas, TX



3. Wes Elder
Auckland, NZ

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

July Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Scott Cohen	\$39,647	\$37,402		95	7	David Zophin	Ed Orell
2. Michael Redd	31,820	37,899		97	4	David Zophin	Ed Orell
3. Wes Elder	16,347	24,189	90.80	96	1		Steve Friedlander
4. Charlotte Braddon	16,096	19,241		96	1	Michael Hanson	Altig-Martyn
5. Jenna Gaul	14,029	23,615		87	4	Don Wold	Rick Altig

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Scott Cohen	\$52,346	\$50,578		95	7	David Zophin	Ed Orell
2. Charles Jones	38,555	67,323		78	2	Vance Rountree	Marc Zipper
3. David Haudrich	38,510	92,717		85	2	Timothy Thompson	Robert Smith
4. Bruce Wilson	36,424	66,553		89	2	Eric Dionne	Ramin Kouladji
5. Greg Spence	35,927	52,444		89	3	David Zophin	Ed Orell

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Eric Jackson
St. Louis, MO



2. Kevin Lacy
Dallas, TX



3. Matt Henderson
Altamonte Springs, FL



4. Ramin Madani
Framingham, MA



5. Gary Selesky
Downer's Grove, IL

All Time Record to Beat

Month: \$76,291 1st Yr. Alan Becker

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

July Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eric Jackson	\$63,705	\$73,821		88	6	Slav Bitman	Larry Geneser
2. Kevin Lacy	62,899	70,792		93	12	David Zophin	Ed Orell
3. Matt Henderson	36,685	44,208		84	9	Vance Rountree	Marc Zipper
4. Ramin Madani	36,500	30,645		91	5		Kevin Khadivian
5. Gary Selesky	36,043	42,152	87.12	84	9	Michael Knapick	Scott Smith
6. Errol Doarr	31,878	51,773	77.81	86	4	Wendell Bangs	Rick Altig
7. Roland Fletcher	29,965	37,515		85	5	Slav Bitman	Larry Geneser
8. Glynn Bergeron	28,295	12,936		93	4		Robert Colley
9. John Higgins	27,977	32,428		85	6		Joshua Chalom
10. Leanne Hughes	25,011	38,602	80.54	83	5	David Brister	Eric Giglione

All Time Record to Beat

YTD: \$395,699 1st Yr. James Peale

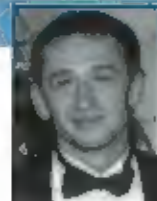
All Time Record to Beat

YTD: \$864,620 Net ALP

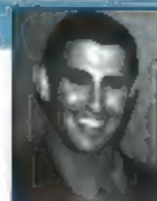
YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Gary Selesky	\$205,981	\$251,038	87.12	84	9	Michael Knapick	Scott Smith
2. Eric Jackson	183,505	193,309		88	6	Slav Bitman	Larry Geneser
3. Matt Henderson	163,981	213,984		84	9	Vance Rountree	Marc Zipper
4. Francisco Perez	140,520	180,859	74.98	83	6	David Brister	Eric Giglione
5. Leanne Hughes	113,430	241,167	80.54	83	5	David Brister	Eric Giglione
6. Kevin Lacy	107,084	124,091		93	12	David Zophin	Ed Orell
7. Rudi Camenzind	102,833	158,758	84.33	90	5	Erik Graham	David Cohen
8. Brenda Carson	85,937	103,705		81	5	David Ragland	Matt Blumert
9. Jason Dickson	83,700	127,106		85	2	Scott Geisel	Lisa D'Amico
10. Damon Hartley	80,095	71,811		96	2	Slav Bitman	Larry Geneser

General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have two First Year Agents coded and meet all production requirements.



1. Slav Bitman
St. Louis, MO



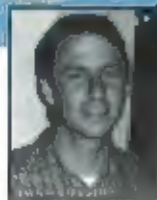
2. David Zophin
Dallas, TX



3. Paul Rumbuc
Rochester, NY



4. Christine Hartman
Phoenix, AZ



5. Vance Rountree
Altamonte Springs, FL



6. David Brister
Plymouth Meeting, PA



7. Michael Knapick
Downer's Grove, IL



8. Wendell Bangs
Crystal, MN



9. Stephen Ross
Auckland, NZ



10. Eric Nichols
Downer's Grove, IL

July Production

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$190,653	\$189,375	78.74	80	23	Larry Geneser
2. David Zophin	170,055	173,892		87	19	Ed Orell
3. Paul Rumbuc	114,982	113,944		94	14	Durhon Oldham
4. Christine Hartman	78,661	108,297	75.95	81	15	Cohen-Hartman
5. Vance Rountree	75,233	82,416		82	4	Marc Zipper
6. David Brister	70,861	105,692	75.39	77	21	Eric Giglione
7. Michael Knapick	70,822	76,060	77.56	79	15	Scott Smith
8. Wendell Bangs	58,683	83,383	76.59	83	9	Rick Altig
9. Stephen Ross	58,282	78,523	80.11	93	11	Steve Friedlander
10. Eric Nichols	56,092	62,329	78.13	81	9	Scott Smith
11. Steven Lee	55,988	70,732	85.35	81	10	Rick Altig
12. Gregory Strausser	52,259	51,561		85	18	Zeldner-Cowan
13. Gregory Partee	49,083	66,388		87	12	Hancock-Boles
14. Lee Conti	47,244	83,091	77.86	84	10	David Cohen
15. Robert Olson	45,449	103,713	75.40	81	12	Scott Smith
16. Paul Lund	42,397	53,688	78.17	79	9	Scott Smith
17. Wilbur Smith	41,621	102,712	76.48	81	12	Rick Altig
18. Steven Jakubczak	41,341	45,192		87	9	Scott Smith
19. Norman Barfoot	41,102	39,470		77	8	Ryan Whitley
20. Scott Sonnenberg	40,999	43,209		83	9	Larry Geneser

All Time Record to Beat

YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat

YTD: \$2,046,700 Net ALP Ed Orell

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$911,282	\$939,776	78.74	80	23	Larry Geneser
2. David Zophin	496,749	507,165		87	19	Ed Orell
3. David Brister	456,392	712,590	75.39	77	21	Eric Giglione
4. Michael Knapick	401,265	490,267	77.56	79	15	Scott Smith
5. Vance Rountree	393,829	427,355		82	4	Marc Zipper
6. Paul Lund	366,662	405,788	78.17	79	9	Scott Smith
7. Michael O'Rourke	316,827	329,996		85	8	Larry Geneser
8. Eric Nichols	261,160	344,346	78.13	81	9	Scott Smith
9. Paul Rumbuc	255,035	255,035		94	14	Durhon Oldham
10. David Iriye	251,889	275,525	80.56	86	10	David Cohen
11. Robert Hughes	246,589	352,193	80.34	77	22	Jack Kirschling
12. Lee Conti	243,666	426,112	77.86	84	10	David Cohen
13. Christine Hartman	243,177	446,230	75.95	81	15	Cohen-Hartman
14. Gregory Partee	238,448	303,236		87	12	Hancock-Boles
15. Scott Sonnenberg	227,387	297,625		83	9	Larry Geneser
16. Stephen Ross	227,117	337,726	80.11	93	11	Steve Friedlander
17. Steven Lee	227,006	306,696	85.35	81	10	Rick Altig
18. John West	204,418	241,412	76.69	80	12	Marc Morton
19. Dennis Sullivan	203,953	233,583	77.47	79	14	Guy Rouelle
20. Erik Graham	197,072	496,537	79.99	86	9	David Cohen

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

MONETARY DONATIONS

David Cohen Agency

- Contributed \$200 on behalf of Laborers Local 585 for the Second Annual Seven Feathers Golf Tournament.

Jatoft-Foti Agency

- Donated \$250 to the Alameda County Central Labor Council/AFL-CIO Centennial Dinner.
- Sponsored a Father's Day outing for \$500 on behalf of the Sacramento Building Trades.
- Contributed \$15 to the Teamsters Retiree Club Luncheon.
- Donated \$80 to the ILWU-NCDC "Unionist of the Year Awards" Dinner/Dance Fund Raiser.
- Sponsored the Jim Murphy Retirement Dinner for \$800 on behalf of the Iron Workers Local 118.
- Contributed \$300 to the San Francisco Labor Council.

Mark Hancock Agency

- Donated \$100 to the Teamsters Local No. 364 for their Annual Retiree Picnic.
- Sponsored the Northeast Indiana Central Labor Council Labor Day Picnic with a \$100 donation.
- Contributed \$525 to the Indiana Regional Council of Carpenters Golf Outing.

Scott Smith Agency

- Donated \$100 for refreshments to the SEIU/Chicago Federation Immigrant Rights Rally.
- Contributed \$320 for a Playstation to the UFCW/Leukemia Fund Raiser.
- Donated \$155 for the purchase of a television to the Laborers Local Four Golf Outing.
- Sponsored the SEIU Local One Golf Outing for \$700.
- Donated \$155 for the purchase of a television to the Graphic Communication 458 Fund Raiser.
- Contributed \$390 for the purchase of water and groceries to the Teamsters Local 703 Strike Relief Fund.

- Donated \$200 for gift cards to the Laborers Local Two District Picnic.
- Contributed \$320 for the purchase of two gas grills to the Central Illinois District Carpenters Annual Picnic.
- Donated \$155 to the IBEW 21 for the purchase of a television which will be used for training.
- Donated \$190 for the purchase of a television to the Steelworkers District Seven Strike Fund.
- Contributed \$50 for gift card door prizes to the Laborers 149 Picnic.
- Sponsored the IBEW 134 Golf Outing by donating \$245 for the purchase of a television and VCR.
- Sponsored a table for \$350 at the Illinois State Crime Commission Dinner honoring Terry Hancock of Teamsters Local 731.
- Donated \$345 for the purchase of a television and VCR to the Teamsters 710 "Together We are Strong" Rally.

Jim Surace Agency

- Sponsored a hole-in-one for \$10,000 at the Cleveland Building Trades Golf Tournament.
- Contributed \$400 to the District Steelworkers Golf Outing.
- Donated \$2,500 for the Ohio UAW/AFL-CIO Dinner.
- Contributed \$75 to the Ashland County Labor Day Parade.
- Sponsored the Lorain County Labor Day Parade for \$75.
- Contributed \$400 to America's Work Force, a labor-sponsored radio program.
- Donated \$250 for a table at the Jobs With Justice Dinner.

Total \$20,245

OTHER INVOLVEMENT

Alan Martyn Agency

- Donated 240 pounds of canned food to the London Food Bank in London, Ontario.

**Don't Forget Labor Day is Monday Sept. 3!
Get out and support the Labor Movement!**

Are You Ready to Experience all the
French Riviera has to Offer?

Take our Quiz and Find Out. . .

1. After a long flight and a harrowing drive on the *Autoroute*, you finally arrive at the villa you have rented in the French Riviera. The French owners are waiting for you. How do you greet them?
 - a. You shake hands.
 - b. You kiss each of them on both cheeks.
2. Which *Provençal* region is famous for its white horses, black bulls, and pink flamingoes?
 - a. Haut-Var
 - b. Camargue
3. They call it the French Grand Canyon, a spectacular narrow cut through the mountains. What is its French name?
 - a. Les Alpilles
 - b. Gorges du Verdon
4. You are a wine buff and look forward to visiting a domaine of one of *Provençal's* most famous wines:
 - a. St. Emilion
 - b. Chateaufneuf-du-Pape
5. Which town is the perfume capital of the world?
 - a. Grasse
 - b. St. Paul-de-Vence Grasse
6. Which *Provençal* town was the birthplace of Nostradamus, the temporary home (its asylum) for Vincent van Gogh and the refuge for Princess Caroline of Monaco (before she married her German prince)?
 - a. St.-Remy-de-Provence
 - b. Vaison-la-Romaine
7. You are a fan of Jacques Cousteau's documentaries. You have heard that he set up a research center in an Oceanographic Museum. Where would you go?
 - a. Monaco
 - b. Nice
8. Picasso lived and worked for years in *Provence*, particularly on the *Cote d'Azur*. Which town is closely associated with his life and work?
 - a. Antibes
 - b. Juan-les-Pins
9. You are an avid pursuer of antiques and *brocantes*. Which town attracts thousands of others like you every week?
 - a. Fontaine-de-Vaucluse
 - b. L'Isle-sur-la-Sorgue
10. You love sweets and this authentic apple pastry will not disappoint you.
 - a. Oeufs a la neige
 - b. Tarte Tatin

Check Your Answers:

1. Answer a
True, the French are fond of greeting you with a kiss or two, but only after they have known you for a while.
2. Answer b
The *Camargue* is a vast nature reserve in the *Rhone Delta*. There is more beyond the wild life, however. Visit *Saintes-Maries-de-la-Mer* during the gypsies' pilgrimage and festivities.
3. Answer b
You can visit the *Gorges du Verdon* by car, taking either the southern or northern route, on foot, or by canoe (entering safely from western Lac Ste. Croix). There are other modes of observation: hang gliding, horseback, or helicopter.
4. Answer b
Chateaufneuf is a superb, but heady *Rhone* wine. *St. Emilion* is a *Bordeaux* wine.
5. Answer a
They have been concocting perfume in *Grasse* since the 16th century. Today, the flowers no longer grow around *Grasse* but are imported. Nevertheless, three major perfume factories are in full-scented working order and can be visited.
6. Answer a
It was in *St. Remy* that *Nostradamus* was born and where van Gogh spent his final year in the asylum. Princess Caroline found a home and refuge in *St. Remy* after the death of her second husband.
7. Answer a
You would go to the *Musee Oceanographique of Monaco* to see Cousteau's research center.
8. Answer a and b
Picasso first came to *Juan-les-Pins* in 1920. After the war he set a major studio in *Antibes*.
9. Answer b
You can find a *brocante* in most *Provençal* towns, at one time or another, during the year, but *L'Isle-sur-la-Sorgue* is an antique hunter's paradise. Every weekend thousands flock to find their bargains.
10. Answer b
Tarte Tatin is an upside-down apple pie, which should be eaten warm or luke warm at best.

STATE GENERAL AGENTS



Larry Geneser

Category I	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Larry Geneser	\$438,778	\$108,000	406	\$529,192	78	74.89	\$2,253,429	\$708,000	318	\$2,890,744
Ed Orell	170,319	98,000	177	193,858	87		823,246	348,000	150	614,840
David Cohen	143,198	108,000	133	275,070	87		743,494	540,000	138	1,364,851
Eric Giglione	189,483	144,000	132	284,115	77	74.48	1,232,615	876,000	141	2,083,451
Hancock-Boles	95,565	84,000	114	121,001	78	75.30	541,122	516,000	105	736,000



Durhon Oldham

Category II	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Durhon Oldham	\$131,032	\$60,000	218	\$131,032	94	90.28	\$291,660	\$144,000	203	\$291,660



Cohen & Hartman

Category III	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Cohen-Hartman	\$95,268	\$48,000	198	\$133,811	82	76.01	\$310,187	\$336,000	92	\$613,509
Ryan Whitley	77,222	48,000	161	75,589	79		253,633	204,000	124	268,168
Dennis Ishler	70,782	48,000	147	91,247	78	74.17	390,618	336,000	116	511,749

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

STATE GENERAL AGENTS



Steve Friedlander

Category IV	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Steve Friedlander	\$139,729	\$36,000	388	\$168,196	91	76.30	\$574,854	\$252,000	228	\$755,635
Joseph Manone	67,735	36,000	188	112,122	83	80.99	473,711	252,000	188	869,938
Robert Colley	61,389	36,000	171	66,405	90		174,209	144,000	121	242,959
Robert Smith	45,265	36,000	126	56,870	79	77.22	314,662	252,000	125	357,404



Guy Rouelle

Category V	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Guy Rouelle	\$29,167	\$24,000	122	\$32,431	79	76.48	\$203,953	\$168,000	121	\$236,689



Tim Schroeder

Category VI	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Tim Schroeder	\$18,952	\$16,000	118	\$24,232	100		\$18,852	\$16,000	116	\$24,232
Furer-Whittinghill	25,156	24,000	105	50,488	95		31,608	24,000	132	59,870

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Success is in Our Grasp — Don't Let Go!



First and foremost — Congratulations! We did it, and our PR team helped make it happen! The PR lead flow set the pace for our \$6,203,000 month, and their efforts helped fuel the production fire which made this amazing milestone possible. All this is the good news, but wait there is really good news! With this tremendous accomplishment, we are on our way to \$60 million.

Success is just in our grasp as we head into the fourth quarter. What we do now will take that much more effort, and

from the desk of
Paul Straubel
National Marketing Director

determination, with the end of the year just over the horizon! Now is the time to forge ahead and make a final push to reach our goal. This is not the time to lose our steam or slow our momentum.

How often do we get close to success then back away, change direction or give up just before we reach the goal? Surprisingly, this happens more than we might think. Oftentimes, when success is just on the horizon and we cannot quite see it, we change our strategy and reverse our course. There is story after story of people who have been close to achieving their goals, or arriving at their destination, but gave up literally inches from the finish line. Well, it is the same way with us. We get close to securing a group's approval, jumping through hoop after hoop, just knowing any minute there will be a green light for a mailing. Understandably, however, after awhile

we back away, stop calling, stop dropping by and stop reinforcing our PR efforts. It is human nature to move on and shift our efforts when there is no immediate gratification or response. This is not always the best solution.

There is an old saying "if it ain't broke, don't go fixin' it" (this is Texan for "if it isn't broken, don't fix it"). This too can be applied to us. In today's high-tech, long-distance world, your personal service, consistent communication and willingness to find your way to success is what sets AIL apart from virtually every other business in the marketplace. I have received calls from several Reps lately who have enthusiastically related to me breakthrough stories with unions and credit unions. By simply hanging in there, they now have a TG in hand and a mailing in the works.

What finally pushed these groups over the top? It is hard to say; it could be one or more of a number of things. The secret to success is really no secret at all: it is simply finding something that works and sticking with it. If it works do not change it. Gentle tenacity, combined with local involvement and a willingness to go the extra mile — or two — makes the difference between almost and successful. It is, however, the little things that make a big difference!

While it is easy to say, "don't give up success is closer than you think!" Our efforts and our achievements are proof positive that success is in our grasp! Keep it going and do not let go!

"Do it now — You become successful the moment you start moving toward a worthwhile goal."

— Successories

Qualifiers

ROBIN DENHAM	\$845
LAURIE ONASCH	\$845
RONA SPANO	\$845
AL WALL	\$813
ERICA DALAGER	\$715
RICHARD CASE	\$650
AYANNA PRENDERGAST	\$650
LEO VANDENBUSSCHE	\$625
JOSEPH WARD	\$625
SUZANNE POWERS	\$550
MALKA ARONY	\$525
CHERYL COOK	\$500
WENDI ROSE	\$420
ANNE BOWYER	\$420
DENISE BATEMAN	\$400
SUSAN FULDAUER	\$345
FRANCES YENNIE	\$330
KEN ALTIZER	\$325
DAVID BLAISDELL	\$325
MICHAEL PAPALE	\$315
VIVIAN DWYER	\$313
MANON BRULOTTE	\$300
ANAT COHEN	\$300
BOB DAILEY	\$300
KRISTEN LAFOND	\$300
JOHN MOLINA	\$300
ROGER JOHNSON	\$288
BERNIE WENDEKIER	\$288
RICHARD MESHULAM	\$275
BECKY CUTLER	\$263
PATTI MORGAN	\$263
BRENDA DISOMMA	\$260
MAJORIE ARMISTEAD-WADE	\$250
GIL SCIACQUA	\$240
SANDRA DAVIDSON	\$210
ELIZABETH LITTLE-SMITH	\$200
DON SPOHN	\$200
SHARON SWINFORD	\$200
JENNY WILLIAMS	\$200

Total **\$16,018**

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER



PR Manager



Debbie Enstedt
Winnipeg, MB



Category A:



Al Wall
Toronto, ON



Robin Denham
Kansas City, MO

Category B:

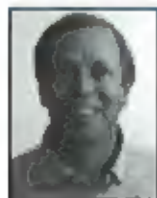


Laurie Onasch
Menomonee Falls, WI



Mario Soljan
Auckland, NZ

Category C:



Donald Spohn
Columbus, OH



Marjorie Armistead-Wade
Birmingham, AL

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	11,305	Rick Altig
2. Malka Arony	3,880	Cohen-Hartman
3. Charles Hill	3,181	Jatoff-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	89,088	Rick Altig
2. Charles Hill	36,519	Jatoff-Foti
3. Richard Meshulam	23,714	David Cohen

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
1. Al Wall	4,409	Joshua Chalom
2. Robin Denham	3,656	Larry Geneser
3. Charlotte Giles	3,179	Zeidner-Cowan

Category A	No. Cards	SGA
1. Richard Meshulam	18,244	David Cohen
2. Brenda DiSomma	17,631	Eric Giglione
3. Robin Denham	17,379	Larry Geneser

Category B	No. Cards	SGA
1. Laurie Onasch	2,467	Joseph Manone
2. Mario Soljan	2,329	Steve Friedlander
3. Malka Arony	1,534	Cohen-Hartman

Category B	No. Cards	SGA
1. Laurie Onasch	18,820	Joseph Manone
2. Malka Arony	9,166	Cohen-Hartman
3. Wendi Rose	7,583	William Devine

All Time PR Group Production Record

Month: 61 groups Patti Morgan

All Time PR Card Production Record

YTD: 320 groups Darrell Dorey

Category C	No. Groups	SGA
1. Donald Spohn	16	Marc Morton
2. Marjorie Armistead-Wade	14	Ryan Whitley
3. Lou Nell Busby	11	Hancock-Boles
3. Cheryl Cook	11	Dennis Ishler
3. Darrell Dorey	11	Ramin Kouladji

Category C	No. Groups	SGA
1. Darrell Dorey	100	Ramin Kouladji
2. Patti Morgan	81	Tim Schroeder
3. Joseph Ward	80	Larry Geneser

Category A = Categories one and two. Category B = Categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

The AIL Labor Advisory Board Welcomes...



American Income is proud to announce another new member of the Labor Advisory Board, Gregory Juneman. Mr. Juneman was unanimously elected to the Labor Advisory Board in March of this year. As President of the International Federation of Professional and Technical Engineers, Gregory Juneman is a perfect choice for this elite one-of-a-kind advisory board.

Gregory Juneman

President of the International Federation of Professional and Technical Engineers

Mr. Juneman was appointed President of the International Federation of Professional and Technical Engineers (IFPTE), AFL-CIO and CLC on March 2, 2001. Before

assuming this post, President Juneman held the position of Secretary-Treasurer/Director of Organizing for IFPTE. Mr. Juneman served three terms as Secretary-Treasurer/Director of Organizing. He was first elected to his post in 1994. As Secretary-Treasurer, he was IFPTE's chief financial officer, responsible for all aspects of the Federation's finances.

As Director of Organizing, Mr. Juneman has undertaken many projects and has worked with many other organizations. Some of the most notable are campaigns at the Engineers & Scientists of California, Economic Policy Institute, Association of Administrative Law Judges, Social Security Administration and the Society of Professional Engineering Employees in Aerospace. Mr. Juneman has published numerous brochures and training manuals and has conducted workshops at local unions across the country.

This experience will greatly contribute to the Labor Advisory Board's mission of improving the quality of life for working people throughout the nation and beyond. Through the guidance and recommendations of the Labor Advisory Board, American Income is able to provide resources for programs which will be beneficial to working people. We are excited and proud that Gregory Juneman will be a major player in this effort.

Congratulations!

"Justice is truth in action."

— Benjamin Disraeli

The AIL Labor Advisory Board Welcomes...



Joseph Hunt, General President of the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers, was unanimously elected to serve on American Income's Labor Advisory Board in April of this year. Mr. Hunt brings more than 18 years of union leadership experience to this unique advisory council.

Joseph Hunt was elected General

Joseph J. Hunt

General President of the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers

President of the International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers on Feb. 23, 2001. Mr. Hunt is a third generation ironworker, a professional

"Originality and a feeling of one's own dignity are achieved only through work and struggle."

— Feodor Dostoevski

union leader and a natural partner for AIL. His father, Joseph Hunt Sr., and his grandfather, Jim Hunt, both held offices in the Iron Workers Local Union No. 396 in St. Louis, Missouri. A St. Louis native, Mr. Hunt also held numerous positions in Local No. 396. In 1983, he was appointed General Organizer and assigned to the International Headquarters in

Washington D.C. During this time, Mr. Hunt handled special assignments at the direction of the General President, served as Assistant to the Director of Jurisdiction and then became Assistant to the General Treasurer. In 1990, he returned to St. Louis as the newly elected President of the Iron Workers District Council of St. Louis. In 1994, Mr. Hunt was appointed General Vice President, and in December 1998, he was appointed General Treasurer.

Over the years Joseph Hunt has served in many labor-related positions including Vice President and Executive Board Member of the St. Louis Building Trades Council, Executive Board Member of the Missouri Building Trades Council, Trustee and Executive Board Member of the St. Louis Labor Council, AFL-CIO, Chairman of the National Stack and Chimney Committee and Secretary of the Regional Committee of the National Infrastructure Alliance.

A graduate of the Harvard University Trade Union Program, Mr. Hunt brings a tremendous amount of brain power and union brawn to American Income's Labor Advisory Board, and we are looking forward to his valuable contributions.

Congratulations!



The Spa At Caesars Palace

From a Zen meditation chamber to a rock-climbing wall. . .from soothing massages to the latest skin pampering treatments. . .the Spa at Caesars Palace offers the finest facilities dedicated to rejuvenating both body and soul.

It is the perfect spot to relax before, or after, long days of meetings, and a wonderful place for everyone to while away an afternoon.

Indulge your senses and let yourself go. Don't miss out on all this heavenly haven has to offer!

American Income Life

Convention June 20-23, 2002